Certificate Number: 15317-PAM-DE-034528294

Bankruptcy Case Number: 19-00649



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on June 4, 2020, at 7:11 o'clock PM PDT, Nancy Rivera completed a course on personal financial management given by telephone by Access Counseling, Inc., a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Middle District of Pennsylvania.

Date: June 4, 2020 By: /s/Marissa Bartolome

Name: Marissa Bartolome

Title: Counselor